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PATENT &amp; TRADEMARK OFFICE

PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

James G. GATTO

Serial No.: 09/922,935

Filed: August 7, 2001

For: ELECTRONIC FUND TRANSFER OR  
TRANSACTION SYSTEM

Docket No.: 92654-004-401

Confirmation No.: 9732

Group Art Unit: 2876

Examiner: Karl D. Frech

RECEIVED  
APR 16 2003  
TECHNOLOGY CENTER 28000SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENTAssistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant hereby makes of record in the above-identified application the documents listed on the attached Form PTO-1449.

Applicant reserves the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This Supplemental Information Disclosure Statement is being filed more than three months after the U.S. filing date, and after the mailing date of the first Office Action on the merits, but before the mailing date of a proper Final Action or Notice of Allowance, whichever occurs first. 37

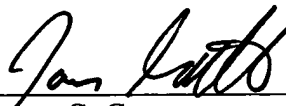
C.F.R. 1.97(c). Attached is our check in the amount of \$180.00 in payment of the fee under 37 C.F.R. 1.17(p). Please charge any fee deficiencies, or credit any overpayment, to Deposit Account No. 50-0311 as needed to ensure consideration of the Supplemental Information Disclosure Statement. A duplicate copy of this paper is attached.

Documents 1I, 1M, 1V, and 2U were cited in a search report by a foreign patent office in a counterpart International application. Documents 1X-1AA were cited in a search report by another foreign patent office in a counterpart foreign application. Submission of an English language version of each of the search reports that indicates the degree of relevance found by the foreign office is provided.

It is respectfully requested that the Examiner initial and return a copy of the enclosed PTO-1449.

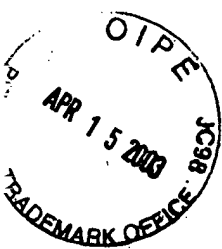
Respectfully submitted,

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Dated: April 11, 2003



**INFORMATION DISCLOSURE CITATION  
IN AN APPLICATION**

Form PTO-1449

Docket Number	Application Number
92654-004-401	09/922,935
Applicant	
James G. GATTO	
Filing Date	Group Art Unit
August 7, 2001	2876

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	1A	3,184,714	05/18/1965	Brown, Jr. <i>et al.</i>	340	149	
	1B	3,655,947	04/11/1972	Yamamoto <i>et al.</i>	235	61.7 B	
	1C	3,778,595	12/11/1973	Hatanaka <i>et al.</i>	235	31.7 B	
	1D	3,786,421	01/15/1974	Wostl <i>et al.</i>	340	149 A	
	1E	3,931,497	01/06/1976	Gentile <i>et al.</i>	235	61.7 B	
	1F	4,197,986	04/15/1980	Nagata	235	379	
	1G	4,225,779	09/30/1980	Sano <i>et al.</i>	235	379	
	1H	4,314,352	02/02/1982	Fought	364	900	
	1I	4,319,336	03/09/1982	Anderson <i>et al.</i>	364	900	
	1J	4,359,631	11/16/1982	Lockwood <i>et al.</i>	235	381	
	1K	4,360,728	11/23/1982	Drexler	235	462	
	1L	4,460,960	07/17/1984	Anderson <i>et al.</i>	364	200	
	1M	4,484,304	11/20/1984	Anderson <i>et al.</i>	364	900	
	1N	4,511,970	04/16/1985	Okano <i>et al.</i>	364	401	
	1O	4,525,779	06/25/1985	Davids <i>et al.</i>	364	200	
	1P	4,593,183	06/03/1986	Fukatsu	235	379	
	1Q	4,608,485	08/26/1986	Miura	235	379	
	1R	4,650,977	03/17/1987	Couch	235	379	
	1S	4,660,168	04/21/1987	Grant <i>et al.</i>	364	900	
	1T	4,727,243	02/23/1988	Savar	235	379	
	1U	4,736,094	04/05/1988	Yoshida	235	379	
	1V	4,900,903	02/13/1990	Wright <i>et al.</i>	235	380	
	1W	4,900,906	02/13/1990	Pusic	235	381	

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translations	
							YES	NO
	1X	0 014 312 A2	08/20/1980	Europe				
	1Y	0 157 416 A2	10/09/1985	Europe				
	1Z	0 162 221 A2	11/27/1985	Europe				
	1AA	0 717 381 A1	06/19/1996	Europe				

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER	DATE CONSIDERED
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	



<b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  Form PTO-1449	Docket Number	Application Number
	92654-004-401	09/922,935
	Applicant	
	James G. GATTO	
	Filing Date	Group Art Unit
	August 7, 2001	2876

### U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	2A	4,959,788	09/25/1990	Nagata <i>et al.</i>	364	408	
	2B	4,967,366	10/30/1990	Kaehler	364	479	
	2C	5,010,238	04/23/1991	Kadono <i>et al.</i>	235	379	
	2D	5,034,916	07/23/1991	Ordish	364	900	
	2E	5,047,613	09/10/1991	Swegen <i>et al.</i>	235	379	
	2F	5,132,521	07/21/1992	Smith <i>et al.</i>	235	382	
	2G	5,140,517	08/18/1992	Nagata <i>et al.</i>	364	408	
	2H	5,144,115	09/01/1992	Yoshida	235	379	
	2I	5,175,416	12/29/1992	Mansvelt <i>et al.</i>	235	379	
	2J	5,202,549	04/13/1993	Decker <i>et al.</i>	235	379	
	2K	5,265,033	11/23/1993	Vajk <i>et al.</i>	364	514	
	2L	5,276,314	01/04/1994	Martino <i>et al.</i>	235	380	
	2M	5,327,066	07/05/1994	Smith	320	2	
	2N	5,340,969	08/23/1994	Cox	235	381	
	2O	5,343,906	09/06/1994	Tibbals, III	141	83	
	2P	5,389,773	02/14/1995	Coutts <i>et al.</i>	235	379	
	2Q	5,408,417	04/18/1995	Wilder	364	479	
	2R	5,434,395	07/18/1995	Storck <i>et al.</i>	235	380	
	2S	5,484,988	01/16/1996	Hills <i>et al.</i>	235	379	
	2T	5,496,992	03/05/1996	Madan <i>et al.</i>	235	462	
	2U	5,521,363	05/28/1996	Tannenbaum	235	379	
	2V	5,546,523	08/13/1996	Gatto	395	156	
	2W	5,613,012	03/18/1997	Hoffman <i>et al.</i>	382	115	

### FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translations	
							YES	NO

### OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


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U.S. PATENT DOCUMENTS
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